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ATTORNEYS FOR WELLS FARGO BANK, N.A.

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IN RE: UNITED STATES BANKRUPTCY COURT  
FOR THE DISTRICT OF NEW JERSEY

ROBERT MCEADY, DEBTOR

CASE NO.: 17-28107-ABA  
CHAPTER 13

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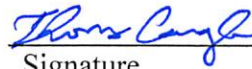
**CREDITOR'S CERTIFICATION OF DEFAULT**

Thomas Caragher \_\_\_\_\_ certifies as follows:

1. I am a Vice President Loan Documentation for Wells Fargo Bank, N.A., a secured creditor of the debtor.
2. On January 11, 2019, an Order was entered, a copy of which is attached as Exhibit "A", providing for the cure of post-petition arrearages, and in default of such monthly payments for a 30-day period, allowing the secured creditor relief to vacate the stay, with notice to the trustee, debtor and his attorney, if any.
3. Debtor has failed to comply with the order by missing payments and/or by failing to make the correct payments as summarized on the attached Certification of Creditor Regarding Post Petition Payment History.
4. This certification is being made in an effort to enforce the prior order of this court and to vacate the stay.
5. Please remit all payments in the form of certified funds, cashier's checks or money orders payable to Wells Fargo Bank, N.A. to Wells Fargo Home Mortgage, P.O. Box 14507, Des Moines, IA 50306.

6. Acceptance of partial payments will not constitute a waiver of Wells Fargo Bank, N.A. rights to pursue the default in the event the partial payments are not enough to cure the entire default.
7. **If the debtor has been negatively impacted by COVID-19, the debtor may contact Wells Fargo Home Mortgage to discuss a personalized solution at 1-800-274-7025. Written attorney consent may be required to speak directly with the debtor about these options.**
8. I certify under penalty of perjury that the above is true.

Date: April 14, 2022



Signature

Thomas Caragher  
Vice President Loan Documentation  
Wells Fargo Bank, N.A.

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**CERTIFICATION OF CREDITOR REGARDING POST PETITION PAYMENT HISTORY  
(NOTE AND MORTGAGE DATED SEPTEMBER 27, 2006)**

Thomas Caragher \_\_\_\_\_, employed as Vice President Loan Documentation by  
Wells Fargo Bank, N.A. \_\_\_\_\_, hereby certifies the following:

Recorded on October 25, 2006, in Camden County, in Book 08367, Page 0931.

Property Address: 4011 Hermitage Drive, Voorhees, NJ 08043

Mortgage Holder: Wells Fargo Bank, N.A.

Mortgagor(s)/Debtor(s): Robert McEady

POST-PETITION PAYMENTS (Petition filed September 5, 2017) (Agreed Order entered January 11, 2019)

Amount Due	Date Payment Was Due	Was Payment Received	Amount Received	Date Payment Received	Total Suspense Balance
			Starting Suspense	--	\$11.41
\$3,388.59	01/21/19	<i>Stipulation</i> Payment was received	\$3,388.59	1/29/2019	\$11.41
\$376.51	01/15/19	Payment was received	\$376.51	02/04/2019	\$11.41
\$376.51	01/15/19	<i>Stipulation</i> Payment was received	\$376.51	02/04/2019	\$11.41
\$376.51	02/15/19	Payment was received	\$376.51	03/07/2019	\$11.41
\$376.51	02/15/19	<i>Stipulation</i> Payment was received	\$376.51	03/07/2019	\$11.41
\$376.51	03/15/19	Payment was received	\$753.02	04/15/2019	\$387.92
\$376.51	03/15/19	<i>Stipulation</i> Payment was received	From Suspense	--	\$11.41
\$376.51	4/15/19	Payment was received	\$376.51	07/05/19	\$11.41
\$376.51	04/15/19	<i>Stipulation</i> Payment was received	\$376.51	07/30/19	\$11.41
\$376.51	05/15/19	Payment was received	\$753.02	08/14/19	\$387.92
\$376.51	5/15/19	<i>Stipulation</i> Payment was received	From Suspense	--	\$11.41
\$376.51	06/15/19	Payment was received	\$376.51	08/30/19	\$11.41
\$376.51	06/15/19	<i>Stipulation</i> Payment was received	\$753.02	08/30/19	\$387.92
\$376.51	07/15/19	Payment was received	From Suspense	--	\$11.41
\$376.51	08/15/19	Payment was received	\$376.51	10/04/19	\$11.41
\$376.51	09/15/19	Payment was received	\$376.51	10/04/19	\$11.41

<b>Amount Due</b>	<b>Date Payment Was Due</b>	<b>Was Payment Received</b>	<b>Amount Received</b>	<b>Date Payment Received</b>	<b>Total Suspense Balance</b>
\$376.51	10/15/19	Payment was received	\$376.51	10/04/19	\$11.41
\$376.51	11/15/19	Payment was received	\$370.47	10/04/19	\$5.37
\$376.51	12/15/19	Payment was received	\$376.51	02/18/20	\$5.37
\$376.51	01/15/20	Payment was received	\$1,129.53	04/10/20	\$758.39
\$376.51	02/15/20	Payment was received	From Suspense	--	\$381.88
\$376.51	03/15/20	Payment was received	From Suspense	--	\$5.37
\$376.51	04/15/20	Payment was received	\$4,900.00	05/28/21	\$4,528.86
\$376.51	05/15/20	Payment was received	From Suspense	--	\$4,152.35
\$376.51	06/15/20	Payment was received	From Suspense	--	\$3,775.84
\$376.51	07/15/20	Payment was received	From Suspense	--	\$3,399.33
\$376.51	08/15/20	Payment was received	From Suspense	--	\$3,022.82
\$376.51	09/15/20	Payment was received	From Suspense	--	\$2,646.31
\$376.51	10/15/20	Payment was received	From Suspense	--	\$2,269.80
\$376.51	11/15/20	Payment was received	From Suspense	--	\$1,893.29
\$376.51	12/15/20	Payment was received	From Suspense	--	\$1,516.78
\$376.51	01/15/21	Payment was received	From Suspense	--	\$1,140.27
\$376.51	02/15/21	Payment was received	From Suspense	--	\$763.76
\$376.51	03/15/21	Payment was received	From Suspense	--	\$387.25
\$376.51	04/15/21	Payment was received	From Suspense	--	\$10.74
\$376.51	05/15/21	Payment was received	\$753.02	06/20/21	\$387.25

Amount Due	Date Payment Was Due	Was Payment Received	Amount Received	Date Payment Received	Total Suspense Balance
\$376.51	06/15/21	Payment was received	From Suspense	--	\$10.74
\$376.51	07/15/21	Payment was received	\$2,089.71	07/30/21	\$1,723.94
\$376.51	08/15/21	Payment was received	From Suspense	--	\$1,347.43
\$376.51	09/15/21	Payment was received	From Suspense	--	\$970.92
\$376.51	10/15/21	Payment was received	From Suspense	--	\$594.41
\$376.51	11/15/21	Payment was received	From Suspense	--	\$217.90
		To Suspense	\$911.63	03/28/22	\$1,129.53
		Applied to Insurance Fees \$1,129.53	--	--	\$0.00
\$376.51	12/15/21	Payment was not received			\$0.00
\$376.51	01/15/22	Payment was not received	--	--	\$0.00
\$376.51	02/15/22	Payment was not received	--	--	\$0.00
\$376.51	03/15/22	Payment was not received	--	--	\$0.00

Monthly payments past due: 4 mos. x \$376.51

(Monthly payments) = \$1,506.04 as of April 6, 2022.

Each current monthly payment is comprised of:

Principal & Interest:	\$	<u>376.51</u>
TOTAL	\$	<u>376.51</u>

I certify under penalty of perjury that the above is true.

Date: April 14, 2022

  
Signature

Thomas Caragher  
Vice President Loan Documentation